Pretest - Module #3: Kick Some Buck

Test version: 1.0

Student: _____
Teacher: _____
Class: _____

Question 1
A credit bureau:

A Issues credit.
B Tracks credit.
C Collects delinquent credit.
D Regulates credit.

Question 2
Advertisers use what in ads:

A Facts because they can be proven.
B Opinions designed to look like facts.
C A combination of facts and opinions.

Question 3
Predatory lending interest rates are capped at:

A There is no cap for unregulated lenders.
B 25%.
C 35%.
D 40%.

Question 4
Consumer groups offer opinions and should be researched.

True
False

Question 5
Payments to these types of loans are generally recorded on your credit report:

A Rent-to-own.
B Credit cards.
C Buy here/pay here.
D All of the above.

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Answer key

1. B
2. C
3. A
4. True
5. B

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